



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [HOPE BANCORP, INC.](#)

City/State [LOS ANGELES, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [17,106,976](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

- 1 Consolidated assets equal to or greater than \$10 billion
- 2 Consolidated assets between \$3 billion and \$10 billion
- 3 Consolidated assets between \$1 billion and \$3 billion
- 4 Consolidated assets between \$500 million and \$1 billion
- 5 Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
- 6 Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
- 7 Consolidated assets less than \$150 million (valid only prior to March 2003)
- 9 Atypical and second-tier holding companies

Mailing Address:

[HOPE BANCORP, INC.](#)
[3200 WILSHIRE BOULEVARD, SUITE 1400](#)
[LOS ANGELES, CA 90010](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	16,466,695	15,220,293	14,810,215	13,667,467	
Net income (\$000)	111,516	171,039	189,589	139,444	
Number of BHCs in peer group	128	125	118	108	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.85	2.77	48	3.07	3.01	46	3.30	3.08	57	3.53	2.92	85			
+ Non-interest income	0.24	1.21	3	0.32	1.32	7	0.42	1.31	13	0.48	1.35	15			
- Overhead expense	1.69	2.57	13	1.86	2.69	15	1.90	2.71	11	1.95	2.72	13			
- Provision for credit losses	0.58	0.51	60	0.05	0.15	22	0.10	0.14	42	0.13	0.16	49			
+ Securities gains (losses)	0.05	0.02	74	0	0.01	55	0	0	50	0	0.01	52			
+ Other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	47			
= Pretax net operating income (tax equivalent)	0.87	1.04	33	1.49	1.56	41	1.73	1.57	64	1.94	1.43	87			
Net operating income	0.68	0.81	32	1.12	1.19	38	1.28	1.24	52	1.02	0.89	63			
Net income	0.68	0.82	31	1.12	1.19	38	1.28	1.24	52	1.02	0.90	62			
Net income (Subchapter S adjusted)				1.18			1.17			1.42		0.99			
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.84	3.55	68	4.78	4.41	76	4.66	4.24	76	4.50	3.80	87			
Interest expense	0.84	0.52	84	1.52	1.08	80	1.16	0.86	77	0.71	0.60	68			
Net interest income (tax equivalent)	3	3.01	44	3.26	3.33	41	3.50	3.38	47	3.79	3.19	82			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.07	0.27	23	0.04	0.21	18	0.06	0.22	26	0.11	0.24	38			
Earnings coverage of net loan and lease losses (X)	27.58	22.91	70	53.44	24.40	85	39.28	21.75	82	23.12	19.67	69			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.52	1.58	52	0.77	0.83	45	0.77	0.90	36	0.76	0.98	33			
Allowance for loan and lease losses / Total loans and leases	1.52	1.55	54	0.76	0.81	47	0.76	0.89	36	0.76	0.96	33			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.97	0.71	76	0.86	0.57	80	0.74	0.61	68	0.59	0.72	44			
30–89 days past due loans and leases / Total loans and leases	0.21	0.39	29	0.12	0.43	14	0.13	0.44	15	0.25	0.47	24			
Liquidity and Funding															
Net noncore funding dependence	18	3.20	85	24.21	14.45	79	27.71	16.62	79	23.19	17.03	73			
Net short-term noncore funding dependence	17.16	-4.76	94	21.53	3.38	92	21.19	4.66	89	15.50	4.83	79			
Net loans and leases / Total assets	78.18	61.58	91	78.10	63.77	89	78.59	63.98	90	77.80	62.73	88			
Capitalization															
Tier 1 leverage ratio	10.22	9.13	82	11.22	9.76	80	10.55	9.71	78	11.54	9.53	89			
Holding company equity capital / Total assets	12.01	11.16	62	12.99	12.43	58	12.43	12.22	56	13.57	11.94	73			
Total equity capital (including minority interest) / Total assets	12.01	11.29	60	12.99	12.57	57	12.43	12.27	56	13.57	12.01	73			
Common equity tier 1 capital / Total risk-weighted assets	10.94	12.38	31	11.76	12.17	47	11.44	12.12	47	12.30	12.19	64			
Net loans and leases / Equity capital (X)	6.51	5.58	72	6.01	5.21	70	6.32	5.29	73	5.73	5.27	62			
Cash dividends / Net income	62.04	42.30	79	41.47	33.12	66	37.77	27.31	70	48.52	31.29	78			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	9.19	16.68	28	2.35	9.26	24	7.75	7	67	5.70	8.28	56			
Equity capital	0.87	6.99	21	6.98	10.49	48	-1.30	7.89	17	3.92	10.18	35			
Net loans and leases	9.30	9.07	63	1.71	9.10	20	8.83	7.89	70	5.41	9.38	42			
Noncore funding	-19.41	-12.18	42	-3.51	6.59	35	26.12	10.67	78	-21.07	5.59	18			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Long-term debt / Equity capital	9.96	13.56	54	9.80	13.04	60	10.22	13.37	61	0	12.69	16			
Equity investment in subsidiaries / Equity capital	113.90	102.81	91	112.87	103.22	89	114.85	103.10	89	104.21	102.10	63			
Cash from ops + noncash items + op expense / Op expense + dividends	119.82	147.24	43	143.45	190.27	36	156.27	174.91	46	96.41	148.20	22			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	554,369	626,909	593,338	528,991		-11.57	90.27
Income from lease financing receivables.....	616	804	967	902		-23.38	
Fully taxable income on loans and leases.....	554,047	626,762	593,139	528,263		-11.60	91.11
Tax-exempt income on loans and leases.....	938	951	1,166	1,630		-1.37	-35.09
Estimated tax benefit on income on loans and leases.....	199	168	223	720		18.10	
Income on loans and leases (tax equivalent).....	555,184	627,881	594,528	530,613		-11.58	90.55
Investment interest income (tax equivalent).....	39,765	46,631	45,691	37,856		-14.72	113.09
Interest on balances due from depository institutions.....	3,298	8,659	7,749	3,382		-61.91	278.21
Interest income on other earning assets.....	1,728	2,165	2,795	1,910		-20.18	-37.73
Total interest income (tax equivalent).....	599,975	685,336	650,763	573,761		-12.46	91.28
Interest on time deposits of \$250K or more	27,727	43,307	27,027	9,692		-35.98	
Interest on time deposits < \$250K.....	47,923	88,874	64,426	33,088		-46.08	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	34,719	57,978	43,505	32,124		-40.12	146.23
Interest on other borrowings and trading liabilities.....	12,370	18,768	21,490	15,822		-34.09	71.66
Interest on subordinated debt and mandatory convertible securities	8,642	9,264	5,797	0		-6.71	
Total interest expense.....	131,381	218,191	162,245	90,726		-39.79	223.46
Net interest income (tax equivalent).....	468,594	467,145	488,518	483,035		0.31	71.62
Non-interest income.....	39,494	48,327	61,911	65,836		-18.28	-13.35
Adjusted operating income (tax equivalent)	508,088	515,472	550,429	548,871		-1.43	59.46
Overhead expense.....	278,213	282,889	280,925	266,320		-1.65	78.69
Provision for credit losses.....	95,000	7,300	14,900	17,360			1087.50
Securities gains (losses)	7,531	282	0	301			2570.57
Other tax equivalent adjustments	0	0	0	0			1676.18
Pretax net operating income (tax equivalent).....	142,894	226,853	256,053	265,492		-37.01	-8.02
Applicable income taxes	30,776	55,310	65,892	124,390		-44.36	-51.22
Tax equivalent adjustments	602	504	572	1,658		19.44	
Applicable income taxes (tax equivalent).....	31,378	55,814	66,464	126,048		-43.78	-50.27
Minority interest	0	0	0	0			
Net income before discontinued operations, net of minority interest	111,516	171,039	189,589	139,444		-34.80	20.87
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	111,516	171,039	189,589	139,444		-34.80	20.87
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	111,516	171,039	189,589	139,444		-34.80	20.87
Investment securities income (tax equivalent)	39,765	46,631	45,691	37,856		-14.72	113.09
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	67			
Mortgage-backed securities	36,956	43,715	42,860	33,824		-15.46	110.40
All other securities	2,809	2,916	2,831	3,965		-3.65	156.31
Cash dividends declared	69,182	70,931	71,613	67,660		-2.47	107.08
Common	69,182	70,931	71,613	67,660		-2.47	107.08
Preferred	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.64	3.27	73	4.50	4	83	4.39	3.87	84	4.20	3.47	87			
Less: Interest expense	0.80	0.48	83	1.43	0.98	80	1.10	0.79	78	0.66	0.55	69			
Equals: Net interest income (tax equivalent)	2.85	2.77	48	3.07	3.01	46	3.30	3.08	57	3.53	2.92	85			
Plus: Non-interest income	0.24	1.21	3	0.32	1.32	7	0.42	1.31	13	0.48	1.35	15			
Equals: adjusted operating income (tax equivalent)	3.09	4.04	9	3.39	4.41	11	3.72	4.46	14	4.02	4.33	35			
Less: Overhead expense	1.69	2.57	13	1.86	2.69	15	1.90	2.71	11	1.95	2.72	13			
Less: Provision for credit losses	0.58	0.51	60	0.05	0.15	22	0.10	0.14	42	0.13	0.16	49			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0.05	0.02	75	0	0.01	55	0	0	50	0	0.01	54			
Plus: other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	47			
Equals: Pretax net operating income (tax equivalent)	0.87	1.04	33	1.49	1.56	41	1.73	1.57	64	1.94	1.43	87			
Less: Applicable income taxes (tax equivalent)	0.19	0.23	37	0.37	0.36	48	0.45	0.33	85	0.92	0.55	89			
Less: Minority interest	0	0	42	0	0	36	0	0	36	0	0	34			
Equals: Net operating income	0.68	0.81	32	1.12	1.19	38	1.28	1.24	52	1.02	0.89	63			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	0.68	0.82	31	1.12	1.19	38	1.28	1.24	52	1.02	0.90	62			
Memo: Net income (last four quarters)	0.68	0.82	31	1.12	1.19	37	1.28	1.24	52	1.02	0.91	62			
Net income—BHC and noncontrolling (minority) interest	0.68	0.83	31	1.12	1.20	38	1.28	1.25	52	1.02	0.91	61			
Margin Analysis															
Average earning assets / Average assets	94.79	92.32	79	94.26	91.05	82	94.28	91.48	80	93.33	91.61	69			
Average interest-bearing funds / Average assets	63.41	64.06	48	67.60	65.57	62	65.95	65.56	54	64.69	65.75	46			
Interest income (tax equivalent) / Average earning assets	3.84	3.55	68	4.78	4.41	76	4.66	4.24	76	4.50	3.80	87			
Interest expense / Average earning assets	0.84	0.52	84	1.52	1.08	80	1.16	0.86	77	0.71	0.60	68			
Net interest income (tax equivalent) / Average earning assets	3	3.01	44	3.26	3.33	41	3.50	3.38	47	3.79	3.19	82			
Yield or Cost															
Total loans and leases (tax equivalent)	4.37	4.27	62	5.23	5.09	65	5.15	4.95	73	4.99	4.52	77			
Interest-bearing bank balances	0.47	0.27	88	1.90	2.04	41	2.12	1.64	84	1.10	1.05	60			
Federal funds sold and reverse repos		0.68		3.85	2.44	85		2.17			1.41				
Trading assets		0.60			0.99			1.11			1.11				
Total earning assets	3.84	3.51	70	4.77	4.36	76	4.66	4.20	77	4.49	3.73	88			
Investment securities (tax equivalent)	2.12	2.25	36	2.55	2.76	34	2.46	2.68	33	2.23	2.47	33			
US Treasury and agency securities (excluding mortgage-backed securities)		1.75			2.32			2.05		1.07	1.62	16			
Mortgage-backed securities	2	2.05	40	2.57	2.61	49	2.40	2.50	41	2.10	2.23	39			
All other securities	3.16	3.24	54	3.80	4.06	51	3.34	4.20	33	3.33	3.66	47			
Interest-bearing deposits	1.14	0.53	93	2.09	1.10	95	1.57	0.81	93	0.96	0.49	89			
Time deposits of \$250K or more	1.49	1.42	54	2.37	1.96	85	1.77	1.44	75						
Time deposits < \$250K	1.64	1.36	72	2.30	1.82	80	1.74	1.29	80						
Other domestic deposits	0.71	0.36	89	1.63	0.93	89	1.28	0.67	88						
Foreign deposits		0.42			1.19			0.97			0.51				
Federal funds purchased and repos	0	0.62	1	0	1.86	2	1.57	1.51	47	1.67	0.94	83			
Other borrowed funds and trading liabilities	1.57	1.50	53	1.61	2.38	13	1.74	2.28	15	1.36	1.77	30			
All interest-bearing funds	1.26	0.74	89	2.12	1.49	83	1.66	1.19	81	1.03	0.82	70			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	39,494	48,327	61,911	65,836	
Fiduciary activities income	0	0	0	0	
Service charges on deposit accounts - domestic	15,632	21,982	22,990	25,230	
Trading revenue.....	0	0	0	0	
Investment banking fees and commissions.....	533	535	1,029	625	
Insurance activities revenue.....	1	3	10	8	
Venture capital revenue.....	0	0	0	0	
Net servicing fees	2,809	2,316	4,696	5,433	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets.....	3,577	3,892	12,137	14,607	
Other non-interest income.....	16,942	19,599	21,049	19,933	
Total overhead expenses	278,213	282,889	280,925	266,320	
Personnel expense.....	163,978	161,718	157,119	145,538	
Net occupancy expense.....	45,170	42,398	42,466	39,862	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	2,125	2,228	2,461	2,703	
Other operating expenses.....	66,940	76,545	78,879	78,217	
Fee income on mutual funds and annuities.....	0	0	0	0	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	1,431	1,456	1,507	1,490	
Average personnel expense per employee.....	114.59	111.07	104.26	97.68	
Average assets per employee.....	11,507.12	10,453.50	9,827.61	9,172.80	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.02	10	0	2.72	10	0	3.08	7	0	2.85	9			
Overhead expenses / Net Interest Income + non-interest income	54.82	62.28	21	54.93	61.29	20	51.09	60.88	14	48.67	63.61	10			
Percent of Average Assets															
Total overhead expense	1.69	2.57	13	1.86	2.69	15	1.90	2.71	11	1.95	2.72	13			
Personnel expense.....	1	1.30	21	1.06	1.41	18	1.06	1.44	15	1.06	1.42	18			
Net occupancy expense.....	0.27	0.26	60	0.28	0.28	53	0.29	0.28	54	0.29	0.29	55			
Other operating expenses.....	0.42	0.94	5	0.52	0.97	7	0.55	0.97	5	0.59	1	10			
Overhead less non-interest income	1.45	1.25	70	1.54	1.32	61	1.48	1.38	56	1.47	1.34	59			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	54.76	61.82	23	54.88	60.64	24	51.04	60.37	15	48.52	62.73	10			
Personnel expense.....	32.27	32.36	44	31.37	32.39	42	28.54	32.51	24	26.52	32.93	22			
Net occupancy expense.....	8.89	6.58	83	8.23	6.52	80	7.72	6.48	73	7.26	6.70	58			
Other operating expenses.....	13.59	22.28	6	15.28	21.20	14	14.78	20.90	9	14.74	22.41	5			
Total non-interest income	7.77	28.83	6	9.38	29.23	8	11.25	28.50	14	11.99	31.08	12			
Fiduciary activities income	0	2.09	12	0	1.97	14	0	2.14	13	0	2.38	12			
Service charges on domestic deposit accounts	3.08	3.27	46	4.26	3.88	53	4.18	4.15	48	4.60	4.28	49			
Trading revenue.....	0	1.28	25	0	1.18	22	0	0.85	27	0	0.90	28			
Investment banking fees and commissions.....	0.10	2.46	16	0.10	3.54	12	0.19	3.42	16	0.11	3.62	16			
Insurance activities revenue.....	0	0.41	23	0	0.47	22	0	0.47	22	0	0.55	20			
Venture capital revenue.....	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44			
Net servicing fees	0.55	0.01	84	0.45	0.28	75	0.85	0.65	71	0.99	0.60	74			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	0.70	3.92	31	0.76	1.86	36	2.21	1.61	69	2.66	1.67	71			
Other non-interest income.....	3.33	9.65	8	3.80	10.04	11	3.82	9.86	11	3.63	10.77	13			
Overhead less non-interest income	46.98	31.93	85	45.50	31.06	90	39.79	31.46	77	36.53	31.19	64			
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.54	18.63	66	24.38	20.56	81	25.73	19.04	91	46.85	32.99	82			
Applicable income tax + TE / Pretax net operating income + TE	21.96	21.18	48	24.60	23.23	69	25.96	21.56	84	47.48	37.95	75			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	9,292,625	9,553,580	9,716,979	9,102,558			-2.73	81.40
Commercial and industrial loans	3,162,256	2,291,868	2,062,341	1,677,643			37.98	195.34
Loans to individuals	42,595	38,848	38,267	40,409			9.65	17.25
Loans to depository institutions and acceptances of other banks	0	0	0	6,579				
Agricultural loans	0	0	0	0				
Other loans and leases	1,083,480	445,981	305,656	311,908			142.94	3426.15
Less: Unearned income	0	0	0	282				-100.00
Loans and leases, net of unearned income	13,580,956	12,330,277	12,123,243	11,138,815			10.14	117.04
Less: Allowance for loan and lease losses	206,741	94,144	92,557	84,541			119.60	170.58
Net loans and leases	13,374,215	12,236,133	12,030,686	11,054,274			9.30	116.38
Debt securities that reprice or mature in over 1 year	2,143,760	1,626,991	1,839,505	1,693,335			31.76	121.72
Mutual funds and equity securities	27,612	22,123	23,405	21,957			24.81	59.89
Subtotal	15,545,587	13,885,247	13,893,596	12,769,566			11.96	116.96
Interest-bearing bank balances	296,302	564,711	308,124	335,560			-47.53	20.22
Federal funds sold and reverse repos	0	0	0	0				
Debt securities that reprice or mature within 1 year	141,851	88,995	6,764	4,965			59.39	366.45
Trading assets	0	0	0	0				
Total earning assets	15,983,740	14,538,953	14,208,484	13,110,091			9.94	114.78
Non-interest-bearing cash and due from depository institutions	146,931	194,039	193,818	185,232			-24.28	54.77
Premises, fixed assets, and leases	88,102	104,405	50,830	53,163			-15.62	169.35
Other real estate owned	20,121	24,091	7,754	10,787			-16.48	-4.35
Investment in unconsolidated subsidiaries	27,820	22,498	21,960	3,901			23.66	1715.93
Intangible and other assets	840,262	783,743	825,300	844,514			7.21	162.27
Total assets	17,106,976	15,667,729	15,308,146	14,207,688			9.19	116.20
Quarterly average assets	16,781,558	15,207,341	15,231,974	14,066,760			10.35	118.11
Average loans and leases (YTD)	12,697,484	11,999,339	11,550,767	10,643,219			5.82	117.22
Memoranda								
Loans held-for-sale	17,743	54,270	25,128	29,661			-67.31	114.47
Loans not held-for-sale	13,563,213	12,276,007	12,098,115	11,109,154			10.49	117.04
Real estate loans secured by 1–4 family	660,973	953,895	1,076,719	648,029			-30.71	632.18
Commercial real estate loans	8,630,106	8,598,127	8,638,446	8,454,297			0.37	71.50
Construction and land development	309,100	312,246	287,474	341,873			-1.01	112.46
Multifamily	404,016	370,671	373,188	360,123			9.00	111.27
Nonfarm nonresidential	7,916,990	7,915,210	7,977,784	7,752,301			0.02	68.61
Real estate loans secured by farmland	1,546	1,558	1,814	232			-0.77	408.55
Total investment securities	2,313,223	1,738,109	1,869,674	1,720,257			33.09	128.00
U.S. Treasury securities	0	0	0	0				
US agency securities (excluding mortgage-backed securities)	0	0	0	0				
Municipal securities	89,268	70,111	75,590	82,537			27.32	96.15
Mortgage-backed securities	2,190,209	1,641,675	1,766,853	1,611,288			33.41	131.03
Asset-backed securities	0	0	0	0				
Other debt securities	6,134	4,200	3,826	4,475			46.05	63.57
Mutual funds and equity securities	27,612	22,123	23,405	21,957			24.81	59.89
Available-for-sale securities	2,285,611	1,715,986	1,846,269	1,720,257			33.20	125.28
U.S. Treasury securities	0	0	0	0				
US agency securities (excluding mortgage-backed securities)	0	0	0	0				
Municipal securities	89,268	70,111	75,590	82,537			27.32	96.15
Mortgage-backed securities	2,190,209	1,641,675	1,766,853	1,611,288			33.41	131.03
Asset-backed securities	0	0	0	0				
Other debt securities	6,134	4,200	3,826	4,475			46.05	63.57
Mutual funds and equity securities	0	0	0	21,957				-100.00
Held-to-maturity securities appreciation (depreciation)	46,177	12,146	-47,353	-31,621			280.18	
Available-for-sale securities appreciation (depreciation)	0	0	0	0				
Structured notes, fair value	376,073	340,853	354,637	359,171			10.33	4.57
Pledged securities								

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	4,814,443	3,108,242	3,022,949	2,998,832		54.89	832.97
NOW, ATS and transaction accounts	1,653,009	1,132,582	506,956	305,933		45.95	
Time deposits less brokered deposits) < \$250K.....	1,138,971	1,955,681	2,632,581	2,293,463		-41.76	
MMDA and other savings accounts	3,737,203	2,995,063	2,647,501	3,171,810		24.78	13.99
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits	11,343,626	9,191,568	8,809,987	8,770,038		23.41	164.77
Time deposits of \$250K or more	1,854,961	1,856,715	1,772,669	1,279,607		-0.09	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos.....	0	0	0	159,900			
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	150,000	347,807	346,280	270,000		-56.87	-14.29
Other borrowings w/remaining maturity over 1 year	100,000	337,699	475,000	797,693		-70.39	-71.88
Brokered deposits < \$250K	1,135,534	1,478,637	1,573,318	797,063		-23.20	
Noncore funding	3,240,495	4,020,858	4,167,267	3,304,263		-19.41	25.25
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities.....	308,743	302,493	296,472	100,853		2.07	629.42
Other liabilities	160,366	116,799	131,209	104,280		37.30	164.37
Total liabilities.....	15,053,230	13,631,718	13,404,935	12,279,434		10.43	115.83
Equity Capital							
Perpetual preferred stock (including surplus).....	0	0	0	0			
Common stock.....	136	136	136	136		0.00	70.00
Common surplus.....	1,434,917	1,428,066	1,423,405	1,405,013		0.48	164.94
Retained earnings.....	785,940	762,480	662,375	544,886		3.08	97.35
Accumulated other comprehensive income	32,753	9,149	-32,705	-21,781		258.00	
Other equity capital components	-200,000	-163,820	-150,000	0			
Total holding company equity capital.....	2,053,746	2,036,011	1,903,211	1,928,254		0.87	118.93
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	2,053,746	2,036,011	1,903,211	1,928,254		0.87	118.93
Total liabilities and capital	17,106,976	15,667,729	15,308,146	14,207,688		9.19	116.20
Memoranda							
Non-interest-bearing deposits.....	4,814,443	3,108,242	3,022,949	2,998,832		54.89	184.13
Interest-bearing deposits.....	9,519,678	9,418,678	9,133,025	7,847,876		1.07	104.88
Total deposits	14,334,121	12,526,920	12,155,974	10,846,708		14.43	126.06
Long-term debt that reprices within 1 year	0	0	0	0			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,036,011	1,903,211	1,928,254	1,855,473			
Accounting restatements	-18,873	0	0	0			
Net income	111,516	171,039	189,589	139,444			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	6,850	4,659	3,328	4,524			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	36,180	13,820	150,000	0			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	69,182	70,931	71,613	67,660			
Change in other comprehensive income	23,604	41,853	-11,392	-3,527			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	15,045	0			
Holding company equity capital, ending balance	2,053,746	2,036,011	1,903,211	1,928,254			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	54.32	36.22	84	60.98	37.78	91	63.48	37.19	94	64.07	35.54	93			
Commercial and industrial loans	18.49	13.52	75	14.63	12.02	64	13.47	12.85	57	11.81	12.62	51			
Loans to individuals	0.25	3.40	19	0.25	4.20	15	0.25	4.31	15	0.28	4.47	19			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0.05	28	0.05	0.06	77			
Agricultural loans.....	0	0.19	11	0	0.24	11	0	0.30	12	0	0.21	13			
Other loans and leases.....	6.33	4.63	66	2.85	5.01	39	2	5	26	2.20	5.10	27			
Net loans and leases.....	78.18	61.58	91	78.10	63.77	89	78.59	63.98	90	77.80	62.73	88			
Debt securities over 1 year.....	12.53	15.55	34	10.38	14.60	23	12.02	14.63	41	11.92	14.83	37			
Mutual funds and equity securities	0.16	0.05	82	0.14	0.06	80	0.15	0.06	83	0.15	0.06	78			
Subtotal	90.87	78.16	96	88.62	79.65	86	90.76	79.97	94	89.88	79.31	89			
Interest-bearing bank balances	1.73	7.51	13	3.60	3.06	66	2.01	3.04	46	2.36	3.46	48			
Federal funds sold and reverse repos.....	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21			
Debt securities 1 year or less	0.83	1.68	36	0.57	1.91	30	0.04	1.96	9	0.03	1.86	8			
Trading assets	0	1.01	17	0	1.19	15	0	1.33	15	0	1.34	15			
Total earning assets.....	93.43	91.05	76	92.80	89.53	81	92.82	89.74	80	92.27	89.84	72			
Non-interest cash and due from depository institutions.....	0.86	1.07	34	1.24	1.14	56	1.27	1.21	56	1.30	1.22	57			
Other real estate owned.....	0.12	0.02	95	0.15	0.03	94	0.05	0.04	65	0.08	0.05	69			
All other assets.....	5.71	7.82	26	5.97	9.27	15	5.92	8.98	20	6.42	8.86	25			
Memoranda															
Short-term investments	2.56	11.17	9	4.17	7.63	46	2.06	7.80	28	2.40	8.69	28			
U.S. Treasury securities.....	0	0.84	17	0	1.03	11	0	1.04	14	0	1.02	12			
US agency securities (excluding mortgage-backed securities)	0	0.63	11	0	0.54	13	0	0.69	10	0	0.75	11			
Municipal securities	0.52	1.69	40	0.45	1.34	38	0.49	1.62	36	0.58	1.60	40			
Mortgage-backed securities	12.80	11.75	54	10.48	11.44	46	11.54	11.13	54	11.34	11.06	52			
Asset-backed securities	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25			
Other debt securities	0.04	0.42	39	0.03	0.39	40	0.02	0.41	40	0.03	0.38	45			
Loans held-for-sale.....	0.10	0.52	30	0.35	0.39	60	0.16	0.30	52	0.21	0.33	51			
Loans held for investment	79.28	61.72	91	78.35	63.50	89	79.03	63.93	90	78.19	62.63	89			
Real estate loans secured by 1–4 family	3.86	11.91	19	6.09	13.29	24	7.03	13.46	26	4.56	13.44	17			
Revolving	0.01	1.66	9	0.03	2.07	14	0.03	2.27	12	0.05	2.40	13			
Closed-end, secured by first liens	3.85	9.81	23	6.04	10.69	28	6.99	10.57	31	4.45	10.35	23			
Closed-end, secured by junior liens	0.01	0.22	12	0.02	0.28	15	0.02	0.31	16	0.06	0.34	25			
Commercial real estate loans	50.45	22.22	95	54.88	22.23	98	56.43	21.58	98	59.51	19.88	98			
Construction and land development.....	1.81	3.40	34	1.99	3.44	41	1.88	3.51	38	2.41	3.25	47			
Multifamily.....	2.36	3.12	44	2.37	3.01	46	2.44	2.72	53	2.53	2.54	56			
Nonfarm nonresidential	46.28	14.72	99	50.52	14.69	99	52.11	14.44	99	54.56	13.30	99			
Real estate loans secured by farmland.....	0.01	0.33	27	0.01	0.36	29	0.01	0.41	34	0	0.32	26			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
	68.42	57.15	68	77.48	57.46	80	80.15	56.49	87	81.72	54.84	91			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	4.87	19.43	11	7.74	20.75	15	8.88	21.10	17	5.82	21.45	11			
Real estate loans secured by 1–4 family.....	0.01	2.64	8	0.04	3.15	11	0.03	3.50	10	0.06	3.77	12			
Revolving	4.86	16.59	13	7.69	17.39	19	8.85	17.39	18	5.76	17.41	16			
Closed-end.....	63.55	34.63	94	69.73	33.52	96	71.26	32.14	96	75.90	29.99	98			
Construction and land development.....	2.28	5.26	27	2.53	5.09	33	2.37	5.20	31	3.07	4.90	41			
1–4 family.....	0.09	0.93	20	0.20	0.94	32	0.15	1.02	29	0.09	0.89	28			
Other.....	2.19	4.19	31	2.33	4.02	34	2.22	4.05	33	2.98	3.90	44			
Multifamily.....	2.97	4.96	37	3.01	4.69	41	3.08	4.10	46	3.23	3.84	50			
Nonfarm nonresidential	58.29	22.93	99	64.19	22.15	99	65.81	21.40	99	69.60	20.03	99			
Owner-occupied.....	20.58	7.68	96	22.41	7.72	96	23.20	8.03	96	24.20	7.58	98			
Other.....	37.72	14.95	99	41.79	14.34	99	42.60	13.38	99	45.39	12.45	99			
Real estate loans secured by farmland.....	0.01	0.54	26	0.01	0.55	28	0.01	0.63	32	0	0.51	25			
Loans to depository institutions and acceptances of other banks.....	0	0.06	31	0	0.11	29	0	0.12	28	0.06	0.17	75			
Commercial and industrial loans	23.28	22.17	59	18.59	19.53	52	17.01	20.32	41	15.06	20.53	35			
Loans to individuals.....	0.31	6.13	14	0.32	7.13	11	0.32	7.36	12	0.36	7.61	13			
Credit card loans.....	0.04	0.65	56	0.07	0.81	53	0.08	1.02	52	0.08	1.12	49			
Agricultural loans.....	0	0.32	11	0	0.37	11	0	0.46	12	0	0.33	13			
Other loans and leases.....	7.98	9.09	59	3.62	9.85	33	2.52	9.66	23	2.80	10.32	22			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	500.50	381.27	75	546.86	391.26	75	589.29	379.80	85	550.77	366.85	77			
Real estate loans secured by 1–4 family.....	35.60	125.03	14	54.60	138.18	20	65.30	137.84	24	39.21	138.55	12			
Revolving	0.05	17.42	8	0.29	21.26	12	0.23	23.33	10	0.40	25.05	12			
Closed-end.....	35.55	106.14	17	54.31	115.20	25	65.07	112.79	29	38.81	111.69	19			
Commercial real estate loans	464.82	234.65	92	492.17	229.44	95	523.88	219.72	96	511.55	204.45	97			
Construction and land development.....	16.65	35.62	31	17.87	34.95	37	17.43	35.36	34	20.69	32.91	44			
1–4 family.....	0.66	6.34	25	1.39	6.61	33	1.14	7.04	31	0.61	6.16	28			
Other.....	15.98	28.16	34	16.48	27.32	38	16.30	27.26	37	20.08	26.01	45			
Multifamily.....	21.76	32.74	39	21.22	31.04	45	22.63	27.85	48	21.79	25.95	50			
Nonfarm nonresidential	426.41	155.06	99	453.08	152.10	99	483.82	147.22	99	469.07	137.03	99			
Owner-occupied.....	150.52	52.37	97	158.14	53.07	97	170.58	54.89	96	163.12	51.62	98			
Other.....	275.89	100.54	99	294.94	97.41	99	313.24	91.80	99	305.95	84.09	99			
Real estate loans secured by farmland.....	0.08	3.44	26	0.09	3.60	27	0.11	4.02	33	0.01	3.31	25			
Loans to depository institutions and acceptances of other banks.....	0	0.28	31	0	0.44	29	0	0.54	28	0.40	0.68	76			
Commercial and industrial loans	170.32	139.91	64	131.19	122.02	54	125.07	128.82	50	101.51	126.55	41			
Loans to individuals.....	2.29	37.47	17	2.22	43.51	13	2.32	42.67	15	2.45	44.83	18			
Credit card loans.....	0.27	3.30	57	0.47	4.34	54	0.58	5.31	53	0.55	5.73	49			
Agricultural loans.....	0	1.88	11	0	2.18	11	0	2.72	12	0	1.88	13			
Other loans and leases.....	58.36	49.54	63	25.53	52.44	31	18.54	51.79	23	18.87	52.78	22			
Supplemental															
Non-owner occupied CRE loans / Gross loans	43.39	27.32	87	47.61	26.45	92	48.51	24.79	95	52.36	23.09	97			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	317.39	183.76	89	336.06	178.57	90	356.63	167.93	93	352.90	156.17	92			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	467.91	240.85	92	494.20	236.10	95	527.21	225.98	96	516.02	210.40	97			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	2.56	11.17	9	4.17	7.63	46	2.06	7.80	28	2.40	8.69	28			
Liquid assets	15.39	26.22	20	15.32	22.44	33	14.82	22.72	30	15.01	24.04	29			
Investment securities	13.52	17.85	32	11.09	16.99	21	12.21	17.27	29	12.11	17.35	29			
Net loans and leases	78.18	61.58	91	78.10	63.77	89	78.59	63.98	90	77.80	62.73	88			
Net loans, leases and standby letters of credit	78.82	62.48	91	78.82	64.84	89	79.05	65.07	88	78.33	63.89	87			
Core deposits	66.31	70.67	24	58.67	63.09	26	57.55	62.13	26	61.73	61.26	39			
Noncore funding	18.94	14.13	74	25.66	19.36	72	27.22	21.34	71	23.26	22.32	62			
Time deposits of \$250K or more	10.84	2.11	97	11.85	2.94	96	11.58	2.89	96	9.01	2.57	94			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos	0	1.47	10	0	1.94	9	0	1.97	7	1.13	2.23	46			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	0	0.54	30	0	0.48	28	0	0.54	24	1.13	0.73	62			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	0.88	1.24	55	2.22	3.01	45	2.26	3.67	39	1.90	3.96	33			
Earning assets that reprice within 1 year	36.36	39.38	39	35.55	39.29	35	34.26	40.29	31	36.53	41.61	33			
Interest-bearing liabilities that reprice within 1 year	22.97	8.20	89	32.59	10.19	94	34.95	10.01	95	27.84	8.46	94			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23			
Net assets that reprice within 1 year	13.39	29.11	14	2.96	26.63	7	-0.68	27.38	5	8.69	29.77	9			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	18	3.20	85	24.21	14.45	79	27.71	16.62	79	23.19	17.03	73			
Net short-term noncore funding dependence	17.16	-4.76	94	21.53	3.38	92	21.19	4.66	89	15.50	4.83	79			
Short-term investment / Short-term noncore funding	14.09	184.19	4	17.92	77.77	23	9.66	66.46	10	14.67	74.86	17			
Liquid assets - short-term noncore funding / Nonliquid assets	-3.29	28.18	9	-9.41	16.97	7	-7.60	16.04	11	-1.57	18.16	19			
Net loans and leases / Total deposits	93.30	79.43	85	97.68	90.31	74	98.97	90.08	79	101.91	90.14	83			
Net loans and leases / Core deposits	117.90	88.34	87	133.12	103.93	86	136.56	105	85	126.05	105.65	79			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		1.57			0.72			-0.82			-0.31				
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.77	4.31	30	0.73	1.36	39	-3.04	-1.98	18	-2.02	-0.77	17			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.05			-0.08				
Percent of Investment Securities															
Held-to-maturity securities	0	11.38	15	0	12.67	14	0	16.19	11	0	15.76	10			
Available-for-sale securities	98.81	87.23	66	98.73	85.40	68	98.75	81.88	75	100	84.24	89			
U.S. Treasury securities	0	4.72	16	0	6.15	11	0	6.99	14	0	6.96	12			
US agency securities (excluding mortgage-backed securities)	0	4.01	10	0	3.49	13	0	4.02	9	0	4.42	10			
Municipal securities	3.86	9.83	43	4.03	7.75	50	4.04	9.16	44	4.80	9.31	45			
Mortgage-backed securities	94.68	66.64	88	94.45	67.43	92	94.50	65.45	91	93.67	65.34	89			
Asset-backed securities	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24			
Other debt securities	0.27	3.01	41	0.24	2.94	41	0.20	2.79	39	0.26	2.57	47			
Mutual funds and equity securities	1.19	0.35	87	1.27	0.40	85	1.25	0.42	87	1.28	0.51	84			
Debt securities 1 year or less	6.13	10.55	39	5.12	11.86	33	0.36	11.91	6	0.29	11.79	4			
Debt securities 1 to 5 years	25.58	17.03	69	45.25	17.94	88	37.45	19.18	81	42.78	18.80	84			
Debt securities over 5 years	67.10	69.86	40	48.36	66.02	30	60.94	64.73	35	55.66	64.73	34			
Pledged securities	16.26	35.67	27	19.61	30.57	40	18.97	33.30	33	20.88	34.58	34			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	-32.97	183.32	2	107.60	26.69	84	-7.53	6.77	32	1.23	19.19	41			
Investment securities	33.09	23.62	70	-7.04	11.75	9	8.69	9.42	62	9.69	8.45	62			
Core deposits	23.41	26.88	46	4.33	11.23	27	0.46	7.29	22	21.64	12.19	73			
Noncore funding	-19.41	-12.18	42	-3.51	6.59	35	26.12	10.67	78	-21.07	5.59	18			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	2,137,178	1,864,946	1,712,032	1,526,981	
Commit: Secured commercial real estate loans	250,476	290,467	362,627	426,816	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	106,912	101,651	96,849	82,520	
Securities underwriting	0	0	0	0	
Standby letters of credit	108,834	113,719	69,763	74,748	
Commercial and similar letters of credit	40,508	37,627	65,822	74,147	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	112,313	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	112,313	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	
Written options contracts (interest rate)	43,774	10,540	874	4,795	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	1,107,857	840,432	549,776	548,312	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	12.49	22.01	15	11.90	23.52	12	11.18	24.05	10	10.75	24.03	12			
Standby letters of credit	0.64	0.71	62	0.73	0.84	56	0.46	0.92	36	0.53	0.96	39			
Commercial and similar letters of credit	0.24	0.02	96	0.24	0.02	98	0.43	0.02	97	0.52	0.03	98			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	0.66	0.35	77	0	0.42	27	0	0.52	27	0	0.30	27			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.66	0.30	84	0	0.45	34	0	0.69	34	0	0.59	34			
Derivative contracts	6.73	48.62	18	5.43	68.47	19	3.60	65.81	18	3.89	75.35	17			
Interest rate contracts	6.73	34.36	20	5.43	47.31	20	3.60	43.84	19	3.89	53.66	19			
Interest rate futures and forward contracts	0	6.21	12	0	10.67	11	0	11.40	13	0	13.82	13			
Written options contracts (interest rate)	0.26	2.18	31	0.07	2.47	25	0.01	2.16	21	0.03	2.60	22			
Purchased options contracts (interest rate)	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21			
Interest rate swaps	6.48	20.83	27	5.36	28.86	23	3.59	26.74	21	3.86	25.60	21			
Foreign exchange contracts	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18			
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	16.83	42.82	8	15.54	45.53	8	14.82	44.93	7	14.35	46.60	9			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	1,151,631	850,972	550,650	553,107	
Interest rate contracts	1,151,631	850,972	550,650	553,107	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	0	0	0	0	
Written options	43,774	10,540	874	4,795	
Exchange-traded	0	0	0	0	
Over-the-counter	43,774	10,540	874	4,795	
Purchased options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Swaps	1,107,857	840,432	549,776	548,312	
Held for trading	0	0	0	0	
Interest rate contracts	0	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	1,151,631	850,972	550,650	553,107	
Interest rate contracts	1,151,631	850,972	550,650	553,107	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	1,282,483	840,432	448,306	478,002	
One year or less	7,263	9,682	0	0	
Over 1 year to 5 years	519,080	146,781	132,502	69,726	
Over 5 years	756,140	683,969	315,804	408,276	
Gross negative fair value (absolute value)	35,377	10,370	7,062	4,500	
Gross positive fair value	35,331	10,448	7,069	4,539	
Held for trading	0	0	0	0	
Non-traded	35,331	10,448	7,069	4,539	
Current credit exposure on risk-based capital derivative contracts	34,606	10,354	7,059	4,505	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Notional Amount															
Interest rate contracts	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84			
Foreign exchange contracts	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28			
Futures and forwards	0	14.05	7	0	13.49	6	0	12.78	8	0	13.23	8			
Written options	3.80	8.18	42	1.24	5.91	30	0.16	6.60	17	0.87	6.68	24			
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
Over-the-counter	3.80	7.73	46	1.24	5.10	32	0.16	5.49	21	0.87	5.27	27			
Purchased options	0	3.42	19	0	4.42	18	0	4.19	18	0	4.73	16			
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36			
Over-the-counter	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17			
Swaps	96.20	68.76	81	98.76	69.75	87	99.84	70.34	90	99.13	68.94	90			
Held for trading	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17			
Interest rate contracts	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17			
Foreign exchange contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26			
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35			
Non-traded	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82			
Interest rate contracts	100	53.82	87	100	52.22	88	100	50.60	88	100	51.23	89			
Foreign exchange contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31			
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36			
Derivative contracts (excluding futures and forex 14 days or less)	111.36	91.48	92	98.76	93.86	60	81.41	94.47	15	86.42	95.63	21			
One year or less	0.63	32.05	8	1.14	32.17	7	0	32.51	3	0	31.96	2			
Over 1 year to 5 years	45.07	27.06	77	17.25	30.45	37	24.06	31.16	37	12.61	31.85	24			
Over 5 years	65.66	29.56	84	80.38	28.09	95	57.35	28.71	76	73.82	29.43	89			
Gross negative fair value (absolute value)	3.07	1.55	78	1.22	0.83	72	1.28	0.72	91	0.81	0.69	61			
Gross positive fair value	3.07	2.23	69	1.23	1.19	56	1.28	0.85	82	0.82	0.71	62			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.07	41	0.01	0.06	30	0	0.06	29	0	0.06	21			
Gross positive fair value (X)	0.02	0.09	26	0.01	0.07	25	0	0.06	25	0	0.06	22			
Held for trading (X)	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18			
Non-traded (X)	0.02	0.02	70	0.01	0.01	64	0	0.01	63	0	0.01	51			
Current credit exposure (X)	0.02	0.06	33	0.01	0.05	31	0	0.04	36	0	0.04	29			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	48			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.24	0.85	32	0.08	0.73	31	0.06	0.53	34	0.04	0.53	30			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	94,144	92,557	84,541	79,343	
Gross losses	16,026	8,109	10,875	17,411	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	7,423	3,737	3,991	5,249	
Net losses	8,603	4,372	6,884	12,162	
Provision for loan and lease losses	95,000	7,300	14,900	17,360	
Adjustments	26,200	-1,341	0	0	
Ending balance	206,741	94,144	92,557	84,541	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.58	0.51	60	0.05	0.15	22	0.10	0.14	42	0.13	0.16	49			
Provision for loan and lease losses / Average loans and leases	0.75	0.82	51	0.06	0.24	19	0.13	0.24	35	0.16	0.28	38			
Provision for loan and lease losses / Net loan and lease losses	1,104.27	487.86	86	166.97	130.58	76	216.44	134.68	87	142.74	143.18	69			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.52	1.58	52	0.77	0.83	45	0.77	0.90	36	0.76	0.98	33			
Allowance for loan and lease losses / Total loans and leases	1.52	1.55	54	0.76	0.81	47	0.76	0.89	36	0.76	0.96	33			
Allowance for loan and lease losses / Net loans and leases losses (X)	24.03	11.58	84	21.53	8.03	86	13.45	7.54	84	6.95	8.39	60			
Allowance for loan and lease losses / Nonaccrual assets	184.98	299.17	32	113.80	218.72	29	112.16	214.03	27	152.36	178.03	53			
ALLL / 90+ days past due + nonaccrual loans and leases	183.97	244.34	41	91.02	151.73	31	94.30	160.51	30	113.30	136.22	46			
Gross loan and lease losses / Average loans and leases	0.13	0.34	26	0.07	0.28	18	0.09	0.30	22	0.16	0.33	34			
Recoveries / Average loans and leases	0.06	0.07	49	0.03	0.08	26	0.03	0.09	24	0.05	0.09	30			
Net losses / Average loans and leases	0.07	0.27	23	0.04	0.21	18	0.06	0.22	26	0.11	0.24	38			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	37			
Recoveries / Prior year-end losses	91.54	33.98	94	34.36	36.22	56	22.92	41.30	29	58.59	33.49	84			
Earnings coverage of net loan and lease losses (X)	27.58	22.91	70	53.44	24.40	85	39.28	21.75	82	23.12	19.67	69			
Net Loan and Lease Losses By Type															
Real estate loans	0.07	0.04	72	0	0.01	32	0.05	0.02	75	0.03	0.02	57			
Real estate loans secured by 1–4 family	0	0.01	37	0.01	0.01	56	-0.12	0.01	4	-0.05	0.03	6			
Revolving	-1.38	0.01	2	-0.02	0.02	22	-32.66	0.03	1	-4.98	0.09	0			
Closed-end	0	0	42	0.01	0	60	0	0.01	33	0	0.02	29			
Commercial real estate loans	0.08	0.07	65	0	0.01	25	0.07	0.01	87	0.03	0.01	70			
Construction and land development	0.83	0	98	0	-0.01	60	-0.07	-0.03	23	0	-0.02	63			
1–4 family	0	0	59	0	0	55	0	-0.01	63	0	0	62			
Other	0.83	0	99	0	-0.01	61	-0.07	-0.02	16	0	-0.01	64			
Multifamily	0	0	58	0	0	56	0	0	58	0	-0.01	60			
Nonfarm nonresidential	0.05	0.11	51	0	0.02	23	0.07	0.02	82	0.04	0.03	60			
Owner-occupied	0.02	0.02	70	0.01	0.01	71	0	0.01	49	0	0.01	60			
Other	0.03	0.08	56	-0.01	0.01	8	0.07	0.01	90	0.03	0.01	77			
Real estate loans secured by farmland	0	0.02	46	0	0.01	48	0	0	50	0	0.01	47			
Commercial and industrial loans	0.02	0.47	9	0.15	0.37	29	0.06	0.31	17	0.52	0.39	70			
Loans to individuals	2.79	1.13	86	2.85	1.17	87	3.15	1.16	88	2.32	1.25	81			
Credit card loans	22.97	2.92	98	13.59	3.11	97	11.22	2.92	97	10.40	2.92	97			
Agricultural loans					0.19		0.08			0.15		0.18			
Loans to foreign governments and institutions					0		0			0		0			
Other loans and leases		0	0.15	25	0	0.15	22	0	0.14	28	0	0.15	23		

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016				
30+ Days Past Due and Nonaccrual Assets													
30–89 days past due loans and leases.....		28,171		15,177		15,488		28,171					
90+ days past due loans and leases		614		20,706		15,633		19,131					
Nonaccrual loans and leases.....		111,765		82,728		82,523		55,487					
Total past due and nonaccrual loans and leases.....		140,550		118,611		113,644		102,789					
Restructured 30–89 days past due		0		13		1,113		0					
Restructured 90+ days past due		498		21		0		37					
Restructured nonaccrual		14,255		11,017		13,602		11,238					
Total restructured loans and leases		14,753		11,051		14,715		11,275					
30–89 days past due loans held for sale		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0					
Restructured loans and leases in compliance		36,797		35,547		49,297		55,728					
Other real estate owned.....		20,121		24,091		7,754		10,787					
Other Assets													
30–89 days past due		0		0		0		0					
90+ days past due		0		0		0		0					
Nonaccrual.....		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0					
Percent of Loans and Leases													
30–89 days past due loans and leases.....	0.21	0.39	29	0.12	0.43	14	0.13	0.44	15	0.25	0.47	24	
90+ days past due loans and leases	0	0.12	27	0.17	0.15	70	0.13	0.17	61	0.17	0.20	66	
Nonaccrual loans and leases.....	0.82	0.66	71	0.67	0.51	70	0.68	0.54	72	0.50	0.63	42	
90+ days past due and nonaccrual loans and leases.....	0.83	0.85	57	0.84	0.71	65	0.81	0.75	62	0.67	0.88	40	
30–89 days past due restructured.....	0	0.01	16	0	0.01	27	0.01	0.02	58	0	0.02	13	
90+ days past due restructured	0	0.01	76	0	0.01	61	0	0.01	26	0	0.01	55	
Nonaccrual restructured.....	0.10	0.13	51	0.09	0.14	44	0.11	0.16	43	0.10	0.20	34	
30–89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0	0	37	
90+ days past due loans held for sale.....	0	0	41	0	0	42	0	0	43	0	0	42	
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0	0	37	
Percent of Loans and Leases and Other Assets													
30+ Days Past Due and Nonaccrual													
30–89 days past due assets	0.21	0.40	29	0.12	0.43	14	0.13	0.44	15	0.25	0.47	24	
90+ days past due assets	0	0.12	26	0.17	0.15	70	0.13	0.18	61	0.17	0.20	66	
Nonaccrual assets	0.82	0.67	70	0.67	0.53	70	0.68	0.57	70	0.50	0.64	40	
30+ days past due and nonaccrual assets	1.03	1.29	48	0.96	1.19	52	0.94	1.26	41	0.92	1.39	33	
Percent of Total Assets													
90+ days past due and nonaccrual assets	0.66	0.52	74	0.66	0.44	80	0.64	0.48	74	0.53	0.54	51	
90+ days past due and nonaccrual assets + other real estate owned	0.77	0.55	81	0.81	0.48	84	0.69	0.52	73	0.60	0.59	54	
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:													
Total assets	0.99	0.60	86	0.91	0.53	87	0.92	0.60	80	0.86	0.72	66	
Allowance for loan and lease losses	81.83	66.66	74	151.26	115.41	74	152	118.28	74	144.35	129.01	68	
Equity capital + allowance for loan and lease losses	7.48	4.97	82	6.68	4.28	78	7.05	4.79	77	6.06	5.78	56	
Tier 1 capital + allowance for loan and lease losses	9.02	6.05	78	8.15	5.65	76	8.53	6.16	73	7.38	7.35	51	
Loans and leases + other real estate owned	1.24	0.97	75	1.15	0.85	76	1.16	0.96	68	1.09	1.15	47	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.26	0.39	42	0.14	0.38	19	0.09	0.42	8	0.26	0.44	29			
	90+ days past due		0.01	0.16	39	0.16	0.16	73	0.11	0.22	62	0.16	0.26	69			
	Nonaccrual.....		0.99	0.76	72	0.68	0.46	74	0.61	0.57	64	0.43	0.69	37			
Commercial and industrial	30–89 days past due		0.11	0.23	35	0.07	0.31	17	0.31	0.30	62	0.25	0.32	48			
	90+ days past due		0	0.03	16	0.19	0.05	90	0.21	0.05	89	0.26	0.05	90			
	Nonaccrual.....		0.61	0.75	45	0.74	0.83	54	1.13	0.76	73	0.92	0.93	51			
Individuals	30–89 days past due		1.92	0.83	92	0.77	0.83	46	1.06	0.84	62	0.75	0.97	41			
	90+ days past due		0.32	0.14	80	1.54	0.17	95	0.64	0.16	89	1.01	0.19	92			
	Nonaccrual.....		0	0.28	9	0.04	0.17	35	0.04	0.23	29	0.04	0.24	34			
Depository institution loans	30–89 days past due		0			0			0		0	0	0	46			
	90+ days past due		0			0			0		0	0	0.05	44			
	Nonaccrual.....		0			0			0		0	0	0	47			
Agricultural	30–89 days past due			0.17			0.24			0.17			0.17				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.49			0.67			0.75			0.96				
Foreign governments	30–89 days past due		0			0.07			0.01			0					
	90+ days past due		0			0			0			0					
	Nonaccrual.....		0.09			0.03			0.06			0.06					
Other loans and leases	30–89 days past due		0	0.18	15	0	0.20	14	0	0.17	12	0	0.20	12			
	90+ days past due		0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual.....		0	0.15	19	0.08	0.13	56	0.09	0.14	60	0.21	0.10	75			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Memoranda																
1–4 family	30–89 days past due	1.25	0.65	84	0.49	0.67	45	0.14	0.71	8	1.32	0.74	83			
	90+ days past due	0	0.33	16	0.04	0.31	49	0.04	0.46	40	0.06	0.49	46			
	Nonaccrual	0.59	0.89	37	0.29	0.73	18	0.13	0.86	8	0.23	0.97	13			
Revolving	30–89 days past due	0	0.48	5	0	0.45	5	10.62	0.50	98	1.30	0.61	87			
	90+ days past due	0	0.03	30	6.74	0.05	99	4.37	0.05	99	3.44	0.07	99			
	Nonaccrual	36.41	1.13	99	0	1	5	0	1.17	4	0	1.17	6			
Closed-end	30–89 days past due	1.25	0.65	84	0.49	0.70	42	0.11	0.75	6	1.32	0.79	79			
	90+ days past due	0	0.38	17	0	0.35	16	0.03	0.53	37	0.03	0.57	37			
	Nonaccrual	0.54	0.87	36	0.29	0.70	21	0.13	0.84	12	0.23	0.96	18			
Junior lien	30–89 days past due	0	0.02	10	0	0.02	9	0	0.03	25	0.01	0.03	25			
	90+ days past due	0	0	32	0	0	29	0	0	57	0.03	0	94			
	Nonaccrual	0.02	0.04	34	0.02	0.04	37	0.01	0.06	32	0.02	0.07	37			
Commercial real estate	30–89 days past due	0.18	0.26	53	0.10	0.18	38	0.08	0.17	31	0.18	0.18	57			
	90+ days past due	0.01	0.02	61	0.18	0.03	92	0.12	0.03	87	0.17	0.04	89			
	Nonaccrual	1.03	0.62	74	0.73	0.23	92	0.67	0.28	92	0.45	0.34	70			
Construction and development	30–89 days past due	0	0.28	11	0	0.28	12	0	0.21	10	0	0.23	11			
	90+ days past due	0	0.01	35	1.23	0.02	99	0	0.02	31	0	0.03	26			
	Nonaccrual	6.06	0.41	96	3.26	0.20	96	0	0.19	12	0.40	0.24	79			
1–4 family	30–89 days past due	0	0.03	28	0	0.06	25	0	0.06	25	0	0.07	25			
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	40			
	Nonaccrual	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28			
Other	30–89 days past due	0	0.22	13	0	0.20	15	0	0.13	14	0	0.13	14			
	90+ days past due	0	0	40	1.23	0.01	99	0	0.02	33	0	0.02	29			
	Nonaccrual	6.06	0.35	96	3.26	0.17	96	0	0.15	15	0.40	0.18	83			
Multifamily	30–89 days past due	0.36	0.09	87	0	0.08	19	0	0.10	18	0	0.07	21			
	90+ days past due	0	0	45	0.08	0	93	0.08	0.01	91	0	0.01	36			
	Nonaccrual	0.21	0.11	79	0	0.05	21	0	0.08	23	0	0.10	16			
Nonfarm non-residential	30–89 days past due	0.18	0.23	57	0.11	0.14	48	0.09	0.17	32	0.20	0.17	57			
	90+ days past due	0.01	0.02	65	0.14	0.03	86	0.13	0.03	87	0.18	0.04	87			
	Nonaccrual	0.87	0.80	60	0.66	0.28	85	0.72	0.30	86	0.47	0.38	62			
Owner Occupied	30–89 days past due	0.06	0.07	54	0.04	0.07	42	0.05	0.09	34	0.08	0.07	59			
	90+ days past due	0.01	0	76	0.04	0.01	81	0.05	0.01	85	0.06	0.02	83			
	Nonaccrual	0.36	0.27	64	0.35	0.16	79	0.32	0.17	77	0.32	0.21	70			
Other	30–89 days past due	0.12	0.14	63	0.07	0.07	61	0.04	0.07	52	0.12	0.09	69			
	90+ days past due	0	0.01	33	0.10	0.01	94	0.08	0.01	91	0.12	0.02	91			
	Nonaccrual	0.51	0.44	64	0.32	0.10	88	0.40	0.13	87	0.15	0.14	60			
Farmland	30–89 days past due	0	0.11	30	0	0.23	23	0	0.25	23	0	0.27	22			
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38			
	Nonaccrual	0	1.13	19	0	0.84	19	0	1.23	19	0	1.07	21			
Credit card	30–89 days past due	0.75	0.95	30	3.61	1.19	94	4.21	1.22	92	2.92	1.08	94			
	90+ days past due	2.67	0.63	98	7.33	0.78	98	2.54	0.73	97	4.52	0.75	98			
	Nonaccrual	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016									
Common Equity Tier 1 Capital														
Common stock plus related surplus	1,235,053	1,264,382	1,273,541	1,405,149										
Retained earnings	804,813	762,480	662,375	544,886										
Accumulated other comprehensive income (AOCI)	32,753	9,149	-32,705	-21,781										
Common equity tier 1 minority interest	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,072,619	2,036,011	1,903,211	1,928,254										
Common Equity Tier 1 Capital: Adjustments/Deductions														
Less: Goodwill, intangible assets, and deferred tax assets	471,358	473,165	477,573	478,561										
Accumulated other comprehensive income-related adjustments	32,753	9,149	-32,705	-21,500										
Other deductions from common equity tier 1 capital	0	0	0	0										
Subtotal:	1,568,508	1,553,697	1,458,343	1,471,193										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0										
Common equity tier 1 capital	1,568,508	1,553,697	1,458,343	1,471,193										
Additional Tier 1 Capital														
Additional tier 1 capital instruments and related surplus	100,277	99,134	98,028	96,952										
Non-qualifying capital instruments	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0										
Additional tier 1 capital before deductions	100,277	99,134	98,028	96,952										
Less: Additional tier 1 capital deductions	0	0	0	0										
Additional tier 1 capital	100,277	99,134	98,028	96,952										
Tier 1 Capital	1,668,785	1,652,831	1,556,371	1,568,145										
Tier 2 Capital														
Tier 2 capital instruments and related surplus	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	177,444	94,780	93,293	85,377										
Exited advanced approach eligible credit reserves														
Unrealized gains on AFS preferred stock classified as equity				0										
Tier 2 capital before deductions	177,444	94,780	93,293	85,377										
Exited advanced approach tier 2 capital before deductions														
Less: Tier 2 capital deductions	0	0	0	0										
Tier 2 Capital	177,444	94,780	93,293	85,377										
Exited advanced approach tier 2 capital														
Total capital	1,846,229	1,747,611	1,649,664	1,653,522										
Exited advanced approach total capital														
Total Assets for Capital Ratios														
Average total consolidated assets, adjusted	16,800,431	15,207,341	15,231,974	14,066,760										
Less: Deductions from common equity tier 1 capital	471,358	473,165	477,573	478,561										
Less: Other deductions	0	0	0	0										
Total assets for leverage ratio	16,329,073	14,734,176	14,754,401	13,588,199										
Total risk-weighted assets	14,341,456	13,208,299	12,749,402	11,965,215										
Exited advanced approach total RWA														
Capital Ratios														
Common equity tier 1 capital, column A	10.94	12.35	31	11.76	12.11	48	11.44	12.09	47	12.30	12.16	65		
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45		
Tier 1 capital, column A	11.64	13.08	27	12.51	12.78	53	12.21	12.85	47	13.11	12.95	61		
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45		
Total capital, column A	12.87	15.23	12	13.23	14.36	36	12.94	14.45	26	13.82	14.63	42		
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45		
Tier 1 leverage	10.22	9.13	82	11.22	9.76	80	10.55	9.71	78	11.54	9.53	89		
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58			

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0						
Total property and casualty assets		0			0			0			0						
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0						
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0						
Total insurance underwriting equity		0			0			0			0						
Total property and casualty equity		0			0			0			0						
Total life and health equity		0			0			0			0						
Total insurance underwriting net income		0			0			0			0						
Total property and casualty		0			0			0			0						
Total life and health		0			0			0			0						
Claims and claims adjusted expense reserves (P/C)		0			0			0			0						
Unearned premiums (P/C)		0			0			0			0						
Policyholder benefit and contractholder funds (L/H)		0			0			0			0						
Separate account liabilities (L/H)		0			0			0			0						
Insurance activities revenue		1			3			10			8					-66.67	
Other insurance activities income		1			3			10			8					-66.67	
Insurance and reinsurance underwriting income		0			0			0			0						
Premiums		0			0			0			0						
Credit related insurance underwriting		0			0			0			0						
Other insurance underwriting		0			0			0			0						
Insurance benefits, losses, expenses		0			0			0			0						
Net assets of insurance underwriting subsidiaries		0			0			0			0						
Life insurance assets		76,628			76,205			75,089			74,787					0.56	62.97

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016					
	BHC	Peer #	Pct	BHC	Peer #	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35						
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.67			51.47			56.12			52.23								
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.33			48.53			43.88			47.77								
Separate account assets (L/H) / Total life assets	11.24			7.26			8.53			2.52								
Insurance activities revenue / Adjusted operating income	0	0.41	23	0	0.47	22	0	0.47	22	0	0.55	20						
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36						
Credit related premium income / Total premium income	38.23			34.91			44.54			43.04								
Other premium income / Total premium income	61.77			65.09			55.46			56.96								
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43						
Insurance net income (P/C) / Equity (P/C)	15.59			19.86			15.64			5.74								
Insurance net income (L/H) / Equity (L/H)	3.62			5.13			1.99			-2.99								
Insurance benefits, losses, expenses / Insurance premiums	447.82			233.61			160.49			127.33								
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.15			0.17			0.48								
Reinsurance recovery (L/H) / Total assets (L/H)	0			0.15			2.31			0								
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	41						
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	4.09	11.03	27	4.36	11.51	26	4.55	10.22	26	4.53	9.84	27						
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0								
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32						

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019		12/31/2018		12/31/2017		12/31/2016	
Foreign Activities									
Total foreign loans and leases	0		0		0		6,579		
Real estate loans.....	0		0		0		0		
Commercial and industrial loans	0		0		0		0		
Loans to depository institutions and other banks acceptances	0		0		0		6,579		
Loans to foreign governments and institutions	0		0		0		0		
Loans to individuals	0		0		0		0		
Agricultural loans.....	0		0		0		0		
Other foreign loans.....	0		0		0		0		
Lease financing receivables.....	0		0		0		0		
Debt securities	0		0		0		0		
Interest-bearing bank balances	0		0		0		0		
Total selected foreign assets	0		0		0		6,579		
Total foreign deposits	0		0		0		0		
Interest-bearing deposits	0		0		0		0		
Non-interest-bearing deposits.....	0		0		0		0		
Analysis Ratios									
Yield: Foreign loans	0.87		0	1.25	31	0	1.17	30	0
Cost: Interest-bearing deposits.....	0.42		1.19			0.97		0.51	
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	5.18		27.03		27.29		67.99		
Commercial and industrial loans	0.64		0.29		1.53		2.12		
Foreign governments and institutions	0		0		0		0		
Growth Rates									
Net loans and leases.....	-2.40		22.48		-100	7.24	1	21.19	
Total selected assets.....	2.04		12.40		-100	3.24	1	21.86	
Deposits	3.46		10.36		5			-0.77	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Retained credit exposure.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	12.95	20.52	19.42	0	
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commcial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	96,000	120,000	129,000	70,000			-20.00	182.35
Dividends	96,000	120,000	129,000	70,000			-20.00	182.35
Interest	0	0	0	0				
Management and service fees	0	0	0	0				
Other income	0	0	0	0				
Income from nonbank subsidiaries	0	0	0	0				
Dividends	0	0	0	0				
Interest	0	0	0	0				
Management and service fees	0	0	0	0				
Other income	0	0	0	0				
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries	96,000	120,000	129,000	70,000			-20.00	182.35
Securities gains (losses)	0	0	0	0				
Other operating income	0	0	0	0				
Total operating income	96,000	120,000	129,000	70,000			-20.00	182.35
Operating Expenses								
Personnel expenses	0	0	0	0			-100.00	
Interest expense	9,458	9,264	5,797	0			2.09	
Other expenses	10,005	11,125	11,211	11,078			-10.07	89.85
Provision for loan and lease losses	0	0	0	0				
Total operating expenses	19,463	20,389	17,008	11,078			-4.54	198.15
Income (loss) before taxes	76,537	99,786	112,517	58,922			-23.30	178.60
Applicable income taxes (credit)	-5,197	-5,539	-4,910	-4,125				
Extraordinary items				0				
Income before undistributed income of subsidiaries	81,734	105,325	117,427	63,047			-22.40	172.99
Equity in undistributed income of subsidiaries	29,782	65,714	72,162	76,397			-54.68	-52.21
Bank subsidiaries	29,782	65,714	72,162	76,397			-54.68	-52.21
Nonbank subsidiaries	0	0	0	0				
Subsidiary holding companies	0	0	0	0				
Net income (loss)	111,516	171,039	189,589	139,444			-34.80	20.87
Memoranda								
Bank net income	125,782	185,714	201,162	146,397			-32.27	30.59
Nonbank net income	0	0	0	0				
Subsidiary holding companies' net income	0	0	0	0				

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
		% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	% of Total Assets	12/31/2016	1-Year	5-Year
Assets													
Investment in bank subsidiaries		2,335,336	98.73	2,294,175	97.92	2,181,959	98.95	2,005,462				1.79	140.54
Common and preferred stock		2,335,336	98.73	2,294,175	97.92	2,181,959	98.95	2,005,462				1.79	140.54
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		0	0	0	0	0	0	0					
Other receivables		0	0	0	0	0	0	0					
Investment in nonbank subsidiaries		3,901	0.16	3,901	0.17	3,901	0.18	3,901				0.00	154.63
Common and preferred stock		3,901	0.16	3,901	0.17	3,901	0.18	3,901				0.00	154.63
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		0	0	0	0	0	0	0					
Other receivables		0	0	0	0	0	0	0					
Investment in subsidiary holding companies		0	0	0	0	0	0	0					
Common and preferred stock		0	0	0	0	0	0	0					
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		0	0	0	0	0	0	0					
Other receivables		0	0	0	0	0	0	0					
Assets Excluding Investment in Subsidiaries													
Net loans and leases		0	0	0	0	0	0	0					
Securities		0	0	0	0	525	0.02	0					
Securities purchased (reverse repos)		0	0	0	0	0	0	0					
Cash and due from affiliated depository institution		20,170	0.85	38,981	1.66	12,593	0.57	13,327				-48.26	325.35
Cash and due from unrelated depository institution		0	0	0	0	0	0	0					
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0					
Intangible assets		0	0	0	0	0	0	0					
Other assets		5,878	0.25	5,954	0.25	6,143	0.28	6,862				-1.28	61.22
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0					
Total assets		2,365,285	100.00	2,343,011	100.00	2,205,121	100.00	2,029,552				0.95	141.16
Liabilities and Capital													
Deposits		0	0	0	0	0	0	0					
Securities sold (repos)		0	0	0	0	0	0	0					
Commercial paper		0	0	0	0	0	0	0					
Other borrowings 1 year or less		0	0	0	0	0	0	0					
Borrowings with maturity over 1 year		0	0	0	0	0	0	0					
Subordinated notes and debentures		204,565	8.65	199,458	8.51	194,543	8.82	0				2.56	
Other liabilities		2,796	0.12	4,507	0.19	5,438	0.25	445				-37.96	641.64
Balance due to subsidiaries and related institutions		104,178	4.40	103,035	4.40	101,929	4.62	100,853				1.11	146.13
Total liabilities		311,539	13.17	307,000	13.10	301,910	13.69	101,298				1.48	629.53
Equity Capital		2,053,746	86.83	2,036,011	86.90	1,903,211	86.31	1,928,254				0.87	118.93
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0					
Common stock		136	0.01	136	0.01	136	0.01	136				0.00	70.00
Common surplus		1,434,917	60.67	1,428,066	60.95	1,423,405	64.55	1,405,014				0.48	164.94
Retained earnings		785,940	33.23	762,480	32.54	662,375	30.04	544,886				3.08	97.35
Accumulated other comprehensive income		32,753	1.38	9,149	0.39	-32,705	-1.48	-21,782				258.00	
Other equity capital components		-200,000	-8.46	-163,820	-6.99	-150,000	-6.80	0					
Total liabilities and equity capital		2,365,285	100.00	2,343,011	100.00	2,205,121	100.00	2,029,552				0.95	141.16
Memoranda													
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0					
Loans and advances from nonbank subsidiaries		104,178	4.40	103,035	4.40	101,929	4.62	100,853				1.11	146.13
Notes payable to subsidiaries that issued TPS		104,178	4.40	103,035	4.40	101,929	4.62	100,853				1.11	126.47
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0					
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0					
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0					

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	5.49	7.29	28	8.63	9.68	34	9.92	10.40	43	7.31	7.61	47			
Bank net income / Average equity investment in banks	5.44	7.45	25	8.24	10.51	23	9.53	11.19	35	7.41	8.74	41			
Nonbank net income / Average equity investment in nonbanks	0	9.75	17	0	7.89	17	0	7.10	17	0	4.73	23			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			6.82				
Bank net income / Parent net income	112.79	88.16	87	108.58	82.22	82	106.10	82.56	73	104.99	80.64	64			
Nonbank net income / Parent net income	0	3.59	14	0	5.93	10	0	3.78	11	0	7.76	11			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			82.97				
Leverage															
Total liabilities / Equity capital	15.17	20.06	58	15.08	20.43	63	15.86	20.88	57	5.25	19.94	26			
Total debt / Equity capital	9.96	14.41	54	9.80	14.31	58	10.22	14.69	59	0	13.95	14			
Total debt + notes payable to subs that issued TPS / Equity capital	15.03	16.67	62	14.86	16.36	66	15.58	17.10	63	5.23	16.10	31			
Total debt + Loans guaranteed for affiliate / Equity capital	9.96	14.68	53	9.80	14.56	57	10.22	15.14	58	0	14.35	14			
Total debt / Equity capital – excess over fair value	9.96	14.52	54	9.80	14.51	58	10.22	14.81	58	0	14.10	14			
Long-term debt / Equity capital	9.96	13.56	54	9.80	13.04	60	10.22	13.37	61	0	12.69	16			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt	50.05	34.67	64	31.16	28.44	55	25.22	28.63	48	0	26.93	15			
Double Leverage															
Equity investment in subs / Equity capital	113.90	102.81	91	112.87	103.22	89	114.85	103.10	89	104.21	102.10	63			
Total investment in subs / Equity capital	113.90	110.16	79	112.87	111.07	76	114.85	112.48	72	104.21	111.30	45			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	2.56	0.47	93	1.53	0.36	91	1.49	0.35	90	0.58	0.52	62			
Equity investment in subs – equity cap / Net income-div (X)	6.74	1.82	93	2.62	1.22	87	2.40	1.22	83	1.13	2.64	42			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	121.44	136.59	49	144.06	177.68	41	156.09	162.34	50	94.92	141.81	26			
Cash from ops + noncash items + op expense / Op expense + dividend	119.82	147.24	43	143.45	190.27	36	156.27	174.91	46	96.41	148.20	22			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	86.06	134.08	18	135.49	116.34	69	104.16	103.19	58	100.10	92.33	52			
Pretax operating income + interest expense / Interest expense	909.23	2,016.32	47	1,177.14	1,968.54	45	2,040.95	2,898.75	73		1,909.25				
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	641.01	1,539.23	38	723.58	1,632.83	33	1,025.84	1,369.37	51	1,257.83	1,547.94	65			
Dividends + interest from subsidiaries / Interest expense + dividends	122.08	150.43	45	149.64	210.80	35	166.65	188.90	46	103.46	172.51	26			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30			
Net income / Current part of long-term debt + preferred dividends (X)		35.64			57.11			33.93			24.63				
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.06	3.85	39	1.87	2.64	52	0.79	2.61	43	0.89	3.24	39			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due					0.10			0.04			0.24			0.10	
Nonaccrual					1.03			0.54			6.54			7.38	
Total					1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	2.66	14	0	5.62	12	0	5.50	12	0	5.68	12			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	84.64	81.10	61	67.34	57.84	67	60.99	57.26	60	107.32	68.72	83			
Dividends declared / Net income	62.04	42.29	79	41.47	33.08	66	37.77	27.33	70	48.52	31.29	78			
Net income – dividends / Average equity.....	2.08	4.14	24	5.05	6.46	28	6.18	7.33	36	3.76	5.03	35			
Percent of Dividends Paid															
Dividends from bank subsidiaries	138.76	132.17	55	169.18	178.13	48	180.13	157.73	54	103.46	130.71	39			
Dividends from nonbank subsidiaries	0	3.41	23	0	7.53	19	0	7.13	23	0	12.57	21			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries	138.76	174.85	45	169.18	260.40	35	180.13	215.26	42	103.46	196.35	23			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	76.32	60.28	69	64.62	66.55	46	64.13	60.71	59	47.82	59	41			
Interest income from bank subsidiaries.....	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17			
Management and service fees from bank subsidiaries	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0.01	47			
Operating income from bank subsidiaries	76.32	62.88	65	64.62	69.36	41	64.13	63.43	55	47.82	62.82	35			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		56.39			82.95			51.40			102.35				
Interest income from nonbank subsidiaries.....		7.38			20.25			18.56			8.11				
Management and service fees from nonbank subsidiaries		0.86			1.92			2.96			0.85				
Other income from nonbank subsidiaries.....		0.16			1.06			0.15			0.81				
Operating income from nonbank subsidiaries		79.84			150.41			99.33			165.35				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	100	69.76	96	100	67.32	97	100	65.18	93	100	59.17	97			
Interest income from bank subsidiaries.....	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17			
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries	100	82.20	93	100	78.80	95	100	74.20	88	100	69.23	94			
Dividends from nonbank subsidiaries	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries	0	4.70	16	0	7.29	11	0	7.64	14	0	9.99	11			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			83.68				
Loans and advances from subsidiaries / Total debt	50.93	27.08	75	51.66	28.33	75	52.39	26.53	75	39.18					